

United States Bankruptcy Court
Eastern District of California

In re:
Shahar A. Jones
Debtor

Case No. 21-23548-B
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0972-2
Date Rcvd: Nov 08, 2021

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2021:

Recip ID	Recipient Name and Address
db	+ Shahar A. Jones, 5518 Teal Court, Stockton, CA 95207-5226
aty	+ Chad L. Butler, 4375 Jutland Dr #200, PO Box 17933, San Diego, CA 92177-7921
tr	Russell D. Greer, PO Box 3051, Modesto, CA 95353-3051
cr	+ The Golden 1 Credit Union, Tiffany & Bosco, P.A., 1455 Frazee Rd #820, San Diego, CA 92108-4395
23322158	#+ ALTAMONT HEALTHCARE, 1350 W ROBINHOOD DR STE 5, Stockton CA 95207-5519
23322162	+ Andrews Federal Credit Union, 5711 Allentown Rd, Suitland MD 20746-4547
23323027	+ Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
23322156	+ Equifax Information Services LLC, PO Box 740256, Atlanta GA 30374-0256
23322155	+ Experian, PO Box 4500, Allen TX 75013-1311
23322168	Golden One Credit Union, Mail Stop 1290, 1 Corporate Dr Ste 360, Lake Zurich IL 60047-8945
23322169	+ Hakeem Ellis Marengo APC, 3414 Brookside Rd Ste 100, Stockton CA 95219-1786
23322171	+ JUANNY CORTES, C O BOHM LAW GROUP INC, 7400 SHORELINE DRIVE, STE 5, STOCKTON CA 95219-5498
23328311	+ Lake Michigan Credit Union, PO Box 2848, Grand Rapids MI 49501-2848
23322172	Lake Michigan Credit Union, 4017 Lake Dr SE, Grand Rapids MI 49546
23322173	Law Offices of John A Biard, PO box 64093, St Paul MN 55164-0093
23327483	Schools Financial Credit Union, 1485 Response Rd ste 126, Sacramento CA 95815, Santa Ana, CA 92711
23322157	+ TransUnion LLC, Consumer Dispute Center, PO Box 2000, Chester PA 19016-2000

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: legalmail@pmbankruptcy.com	Nov 09 2021 01:05:00	Peter G. Macaluso, 7230 South Land Park Drive #127, Sacramento, CA 95831
smg	EDI: EDD.COM	Nov 09 2021 06:03:00	Employment Development Department, Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Nov 09 2021 06:03:00	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
23322160	EDI: HNDACOM	Nov 09 2021 06:03:00	American Honda Finance Corporation, PO Box 168088, Irving TX 75016-8088
23322159	EDI: HNDACOM	Nov 09 2021 06:03:00	American Honda Finance, 20800 Madrona Ave, Torrance CA 90503
23322161	+ EDI: AMEREXPR.COM	Nov 09 2021 06:03:00	Amex, PO Box 297871, Fort Lauderdale FL 33329-7871
23322163	+ Email/Text: BKNOTICE@CENTRALSTATECU.ORG	Nov 09 2021 01:05:00	Central State Credit Union, 919 N Center St, Stockton CA 95202-1311
23322164	+ EDI: CITICORP.COM		

District/off: 0972-2

User: admin

Page 2 of 2

Date Rcvd: Nov 08, 2021

Form ID: 309I

Total Noticed: 32

23322165	EDI: WFNNB.COM	Nov 09 2021 06:03:00	Citi, PO Box 6190, Sioux Falls SD 57117-6190
		Nov 09 2021 06:03:00	Comenity, PO Box 659450, San Antonio TX 78265-9450
23322166	EDI: DISCOVER.COM	Nov 09 2021 06:03:00	Discover, Po Box 30395, Salt Lake City UT 84130-0395
23322167	+ Email/Text: bankruptcy@golden1.com	Nov 09 2021 01:05:00	Golden 1 Credit Union, PO Box 15966, Sacramento CA 95852-0966
23322170	EDI: JPMORGANCHASE	Nov 09 2021 06:03:00	JPMCB Card, PO Box 15369, Wilmington DE 19850
23322175	+ Email/Text: bankruptcy@schoolsfirstfcu.org	Nov 09 2021 01:05:00	Schools Financial Credit Union, 1485 Response Rd ste 126, Sacramento CA 95815-5261
23322176	EDI: RMSC.COM	Nov 09 2021 06:03:00	Synco JcPenney, Po Box 960090, Orlando FL 32896-0090
23322177	+ Email/Text: bankruptcy@golden1.com	Nov 09 2021 01:05:00	The Golden One Credit Union, 8945 Cal Center Dr, Sacramento CA 95826-3239

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
23322174	##+	Maria Vidal-Rosas, 2433 Country Club Unit 40, Stockton CA 95204-4731

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:					
Debtor 1	Shahar A. Jones			Social Security number or ITIN	xxx-xx-5649
	First Name	Middle Name	Last Name	EIN	__-____
Debtor 2				Social Security number or ITIN	____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of California				Date case filed for chapter 13: 10/13/21	
Case number: 21-23548 – B – 13 G					

10/20

Official Form 309I**Notice of Chapter 13 Bankruptcy Case Meeting of Creditors and Deadlines Due to COVID-19 Outbreak**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the Case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shahar A. Jones	
2. All other names used in the last 8 years		
3. Address	5518 Teal Court Stockton, CA 95207	
4. Debtor's attorney Name and address	Peter G. Macaluso 7230 South Land Park Drive #127 Sacramento, CA 95831	Contact phone: 916-392-6591
5. Bankruptcy trustee Name and address	Russell D. Greer PO Box 3051 Modesto, CA 95353-3051	Contact phone: 209-576-1954
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814	Hours: M-F 9:00 AM – 4:00 PM www.caeb.uscourts.gov Phone: (916) 930-4400 Date: 11/6/21

For more information, see page 2

Debtor **Shahar A. Jones**Case number: **21-23548 – B – 13 G**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 1, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: By Telephone: 1-877-691-9878 Passcode: 2488085 Debtors are required to bring government issued photo identification and proof of social security number to the meeting.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • If § 523(c) applies to your claim and you seek to have it excepted from discharge, you must start a judicial proceeding by filing a complaint by the deadline stated above. Deadline for all creditors to file a proof of claim (except governmental units): Filing Deadline: 12/22/21 Deadline for governmental units to file a proof of claim: Filing Deadline: 4/11/22	
Proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important non-monetary rights, including the right to a jury trial.		
Deadline to object to exemptions: Filing Deadline: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. 30 days after the <i>conclusion</i> of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. A copy of the plan is enclosed. Objections to the confirmation of this plan must be filed and served by 12/08/2021. An objection shall state with particularity the grounds therefor, be supported by evidence, and be accompanied by a notice of the confirmation hearing on 01/04/2022 at 01:00 PM in Courtroom 32, 6th Floor, at the Robert T Matsui United States Courthouse, 501 I Street, Sacramento, CA. The objection and notice of hearing must be served on the debtor, the debtor's attorney, if any, and the bankruptcy trustee. If a timely objection is not filed and served, no confirmation hearing will be conducted unless the court orders otherwise. See Amended General Order 20-02 for more information regarding Objection to Confirmation deadline.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	
14. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	